

**Exhibit FF**

## **GMAC Mortgage**

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

02/14/12

ERLINDA ANIEL

75 TOBIN CLARK DRIVE

HILLSBOROUGH CA 94010-0000

RE: Account Number [REDACTED] 8492  
Property Address 75 TOBIN CLARK DRIVE

HILLSBOROUGH CA 94010-0000

Dear ERLINDA ANIEL

We are contacting you again as required by California law. As we have made a number of attempts to make arrangements with you without success, you are hereby notified that you have 30 days from the date of this letter to contact us to discuss options to avoid foreclosure. If you fail to contact us within this period of time, we are permitted by law to foreclose on your property.

If you wish to explore options that may prevent the foreclosure on your property, there is still time, but it is imperative that you contact us immediately. We have a number of options and programs for which you may be eligible. You, however, must take the first step by contacting us so that we can determine the best way to help you.

You may reach us toll-free at 800-850-4622 between the hours of 8:00 a.m. and 11:00 p.m. Central Time Monday through Friday and from 8:00 a.m. to 12:00 p.m. on Saturday. You can also obtain information about possible loss mitigation options, by visiting our website at [www.gmacmortgage.com](http://www.gmacmortgage.com).

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For additional assistance, you may contact HUD to locate a HUD-certified counseling office near you by calling HUD's toll-free number at 1-800-569-4287. The toll-free TDD number for HUD is 1-800-877-8339.

GMAC Mortgage, LLC  
Collection Department  
Loan Servicing

4:27

Notice Regarding Bankruptcy: If you have filed for bankruptcy and your case is still active and/or if you have received a discharge, please be advised that this is not an attempt to collect a pre-petition or discharged debt. Any action taken by GMAC Mortgage, LLC is for the sole purpose of protecting our lien interest in your property and not to recover any amounts from you personally. If you have surrendered the property during your bankruptcy case, you may disregard this notice.

If you are represented by an attorney in a bankruptcy proceeding, you should review this notice and discuss any questions you may have regarding this notice with your attorney.